

# Source of Income Protection

## Tips for Housing Providers

Tompkins County

**There is no evidence that shows** that tenants who hold housing vouchers are more likely to damage property, not pay rent on time, or are generally lousy neighbors. Still, providing **Source of Income** protections to tenants should not limit a landlord's ability to screen for good tenants. In fact, it is crucial that landlords take full advantage of lawful screening strategies in order to avoid tenants that cause serious problems. Here are some general tips:

- 1 Adhere to a non-discriminatory screening protocol and apply it to all applicants for housing.
- 2 Routinely check credit reports, employment history, rental backgrounds, paystubs, levels of income, while considering all sources of lawful income.
- 3 Screen out prospective tenants (even those with housing subsidies) that do not otherwise meet your standards for a good tenant — for example, those with poor rental histories, insufficient income levels, current drug users, etc.
- 4 If income screening is routinely used, any source of income in the form of a rent voucher or subsidy should be subtracted from the total of the monthly rent prior to calculating if the income level has been met.

### Places where Source of Income protections exist

Counties/Cities in New York: Buffalo, Hamburg, Nassau County, New York City, Suffolk County, Westchester County, West Seneca. U.S. States: California, Connecticut, District of Columbia, Maine, Massachusetts, Minnesota, New Jersey, North Dakota, Oklahoma, Oregon, Utah, Vermont, Wisconsin. Counties/Cities in Illinois: Chicago, Cook County, Harwood Heights, Naperville, Urbana, Wheeling. Iowa City, Iowa. Counties/Cities in Maryland: Annapolis, Baltimore, Frederick, Frederick County, Howard County, Montgomery. Cities in Michigan: Ann Arbor, Hamburg, Grand Rapids. Saint Louis, Missouri. Cities in Ohio: Linndale, South Euclid, University Heights, Warrensville Heights, Wickliffe. Cities in Pennsylvania: Borough of State College, Philadelphia, Pittsburgh. Memphis, Tennessee. Cities in Texas: Austin, Dallas. Cities in California: Corte Madera, East Palo Alto, San Francisco, Santa Monica. Wilmington, DE. Miami-Dade County, FL. Cities in Massachusetts: Boston, Cambridge, Quincy, Revere. Minneapolis, Minnesota. Counties/Cities in Washington: Bellevue, King County, Kirkland, Redmond, Seattle, Tumwater, Vancouver. Cities in Wisconsin: Cambridge, Dane County, Madison, Ripon, Sun Prairie, Wauwatosa.



**Across the nation,** communities have created local laws that make it unlawful for landlords to discriminate against persons who need Housing Choice Vouchers (Section 8) in order to afford safe and decent housing.

The **Office of Human Rights** wants Tompkins County to be one of those communities.

**Tompkins County  
Office of Human Rights**



**120 W. MLK, Jr. Street  
Ithaca, New York 14850  
607.277.4080  
[humanrights@tompkins-co.org](mailto:humanrights@tompkins-co.org)**

# What is Source of Income Protection?

## Who needs Protection?



**Source of income discrimination** is often directed at those whose lawful income is derived from sources other than a paycheck — for example, social security or any form of federal, state, or local public assistance (like

Section 8 vouchers), or child support. If Tompkins County residents enjoyed **Source of Income** protection, a housing provider would no longer be able to refuse to include lawful sources of income in determining a tenant's level of income or ability to pay the rent. Some examples of unlawful discrimination may include:

- 1 Refusing to rent, sell, or negotiate for housing solely because of a tenant's lawful source of income, when the tenant is otherwise qualified (has an acceptable level of income, landlord references, credit history, etc.);
- 2 Setting different terms or conditions for tenants with lawful housing subsidies or providing them with unequal services;
- 3 Any advertisement, publication, or statement expressing a limitation as to the **Source of Income** of potential tenants — for example, a Craigslist ad that reads, "No Section 8 applicants allowed."

In Tompkins County, it is estimated that over 60 percent of landlords and managers do not currently accept Housing Choice Vouchers (Section 8) as an acceptable form of payment for rent.

**Nearly 2,000 Tompkins County households** rely on Housing Choice Vouchers (Section 8) to afford housing for themselves and for their families. Many of these households are members of protected groups under the federal Fair Housing Act and New York State Human Rights Law. In particular, refusing to rent to these voucher holders may be viewed as discrimination because the practice has a disproportionate and adverse impact on persons of color, female households, and persons with disabilities.

### For example, in Tompkins County . . .

**20%** of voucher holders are **African-Americans** but make up only 4% of the County population

**74%** of voucher holders are **Female-Headed Households** but make up only 51% of the County population

**46%** of voucher holders are **Persons with Disabilities** but make up only 10% of the County population

Discrimination against voucher holders drastically limits the housing choices available to them and can perpetuate patterns of racial, ethnic, and economic segregation. On the other hand, communities that enjoy **Source of Income** protection have been better able to limit segregation, while creating diverse and mixed-income neighborhoods.